

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

William A. Harris  
Linda M. Harris

Case No. 22-21267-CMB

Chapter 13

Debtor(s).

Related to Doc. Nos. 31 & 47

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Trustee
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated November 2, 2022

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Debtor(s) Plan payments shall be changed from \$ \_\_\_\_\_ to  
\$ \_\_\_\_\_ per \_\_\_\_\_, effective \_\_\_\_\_; and/or the Plan  
term shall be changed from \_\_\_\_\_ months to \_\_\_\_\_ months.

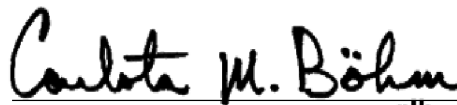
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The claim of PA Department of Rev (Claim #13) governs.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 23rd day of March, 2023



Carlota M. Böhm <sup>glb</sup>  
United States Bankruptcy Judge

FILED  
3/23/23 10:43 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Stipulated by:

/s/Lawrence W. Willis  
Lawrence W. Willis (PA I.D. #85299)  
Counsel to Debtor  
Willis & Associates  
201 Penn Center Blvd Ste 310  
Pittsburgh, PA 15235  
412-235-1721  
[help@westernpabankruptcy.com](mailto:help@westernpabankruptcy.com)

Stipulated by:

/s/ Katherine DeSimone  
Katherine DeSimone (PA I.D. #42575)  
Counsel to Chapter 13 Trustee  
Office of the Chapter 13 Trustee  
U.S. Steel Tower, Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
[kdesimone@chapter13trusteewdpa.com](mailto:kdesimone@chapter13trusteewdpa.com)

cc: All Parties in Interest to be served by Clerk

In re:  
William A. Harris  
Linda M. Harris  
Debtors

Case No. 22-21267-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 23, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ William A. Harris, Linda M. Harris, 972 Route 30, Clinton, PA 15026-1509
15494629	Ocwen Loan Servicing, LLC, Attn: Bankruptcy, 661 Worthington Rd Ste 100, West Palm Beach, FL 33409
15510270	U.S. Bank N/A dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 23 2023 23:57:45	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Mar 23 2023 23:48:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 23 2023 23:57:45	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15494611	+ Email/Text: ally@ebn.phinsolutions.com	Mar 23 2023 23:48:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15494619	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 23 2023 23:48:00	Citizens Bank, Attn: Bankruptcy, One Citizens Dr, Providence, RI 02903
15498057	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 23 2023 23:48:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15494621	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 23 2023 23:48:00	Citizens Bank NA, Attn: Bankruptcy, 1 Citizens Plaza, Providence, RI 02903
15494620	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 23 2023 23:48:00	Citizens Bank NA, Attn: Bankruptcy, One Citizens Plaza, Providence, RI 02903
15494612	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 23 2023 23:57:30	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15496988	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 23 2023 23:57:44	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15494613	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 23 2023 23:57:44	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15494616	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 23 2023 23:57:40	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15509940	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 23 2023 23:57:40	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15494617	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 23 2023 23:57:47	Citibank/Sears, Attn: Bankruptcy, Po Box 790034,

District/off: 0315-2

User: auto

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			St Louis, MO 63179-0034
15494618	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 23 2023 23:57:33	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15494622	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 23 2023 23:48:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15494624	Email/Text: collecadminbankruptcy@fnni.com	Mar 23 2023 23:48:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15502773	Email/Text: cashiering-administrationservices@flagstar.com	Mar 23 2023 23:48:00	Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098
15494623	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 23 2023 23:48:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15494625	+ Email/Text: cashiering-administrationservices@flagstar.com	Mar 23 2023 23:48:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15494626	+ Email/Text: bankruptcy@huntington.com	Mar 23 2023 23:48:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15494614	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 23 2023 23:57:30	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
15494615	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 23 2023 23:57:37	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15494627	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 23 2023 23:48:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15505318	Email/PDF: resurgentbknofications@resurgent.com	Mar 23 2023 23:57:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15494628	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 23 2023 23:57:33	NTB/Citibank, Citi Corp Credit Services Centralized Ba, Po Box 20507, Kansas City, MO 64195-0507
15555461	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 23 2023 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15494630	+ Email/PDF: gecsed@recoverycorp.com	Mar 23 2023 23:57:37	Synco/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15511922	+ Email/PDF: gecsed@recoverycorp.com	Mar 23 2023 23:57:45	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15494631	+ Email/PDF: gecsed@recoverycorp.com	Mar 23 2023 23:57:32	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15495202	+ Email/PDF: gecsed@recoverycorp.com	Mar 23 2023 23:57:47	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15494632	+ Email/PDF: gecsed@recoverycorp.com	Mar 23 2023 23:57:45	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494633	+ Email/PDF: gecsed@recoverycorp.com	Mar 23 2023 23:57:37	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15494634	+ Email/PDF: gecsed@recoverycorp.com	Mar 23 2023 23:57:37	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494635	+ Email/PDF: gecsed@recoverycorp.com	Mar 23 2023 23:57:31	Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
15494636	+ Email/PDF: gecsed@recoverycorp.com	Mar 23 2023 23:57:46	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494637	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 23 2023 23:48:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000

District/off: 0315-2

User: auto

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Date Rcvd: Mar 23, 2023

Form ID: pdf900

Total Noticed: 42

15494638 + Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Mar 23 2023 23:57:37

Wells Fargo Bank NA, 1 Home Campus Mac  
X2303-01a, 3rd Floor, Des Moines, IA  
50328-0001

15494639 + Email/PDF: AIS.cocard.ebn@aisinfo.com

Mar 23 2023 23:57:37

World's Foremost Bank, 4800 Nw 1st Street, Suite  
300, Lincoln, NE 68521-4463

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citizens Bank, N.A.
cr		PINGORA LOAN SERVICING, LLC.
cr	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15500661	*+	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15500669	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, Attn: Bankruptcy, One Citizens Dr, Providence, RI 02903
15500670	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank NA, Attn: Bankruptcy, One Citizens Plaza, Providence, RI 02903
15500662	*+	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15500663	*+	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15500666	*+	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15500667	*+	Citibank/Sears, Attn: Bnakruptcy, Po Box 790034, St Louis, MO 63179-0034
15500668	*+	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15500671	*+	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15500672	*+	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15500673	*+	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15500674	*+	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15500664	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
15500665	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15500675	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15500676	*+	NTB/Citibank, Citi Corp Credit Services Centralized Ba, Po Box 20507, Kansas City, MO 64195-0507
15500677	*	Oewen Loan Servicing, LLC, Attn: Bankruptcy, 661 Worthington Rd Ste 100, West Palm Beach, FL 33409
15500678	*+	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15500679	*+	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15500680	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15500681	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15500682	*+	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15500683	*+	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
15500684	*+	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15500685	*+	World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 2 Undeliverable, 26 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Date Rcvd: Mar 23, 2023

Form ID: pdf900

Total Noticed: 42

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PINGORA LOAN SERVICING LLC. bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lawrence W. Willis	on behalf of Debtor William A. Harris ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Linda M. Harris ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7